Debtors may request to receive Court notices and orders by email instead of U.S. mail. Sign Up at www.canb.uscourts.gov Information to identify the case: Abigail Magtoto Ganzon Social Security number or ITIN: xxx-xx-7132 Debtor 1: EIN: _ ____ First Name Middle Name Last Name Debtor 2: Social Security number or ITIN: ____ First Name Middle Name Last Name (Spouse, if filing) EIN: __-___ Date case filed for chapter: 7 11/25/23 United States Bankruptcy Court: California Northern Bankruptcy Court 23-30799 Case number:

Official Form 309B (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.			
		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Abigail Magtoto Ganzon	
2.	All other names used in the last 8 years	aka Abby Magtoto Ganzon	
3.	Address	2433 Jefferson Avenue Redwood City, CA 94062	
4.	Debtor's attorney Name and address	Zachary Tyson Nova Law Group 800 West El Camino Real Suite 180 Mountain View, CA 94040	Contact phone 650–814–8090 Email
5.	Bankruptcy trustee Name and address	Sarah L. Little 2415 San Ramon Valley Blvd. #4432 San Ramon, CA 94583	Contact phone (510) 485–0740 Email: <u>sarah@littletrustee.com</u>

For more information, see page 2 >

Official Form 309B (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

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6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case online at https://pacer.uscourts.gov.

Mailing Address:

U.S. Bankruptcy Court

450 Golden Gate Avenue, 18th Fl.

Mail Box 36099 San Francisco, CA 94102

Hours open: Monday – Friday 9:00 am to 4:30 pm

Contact phone (888) 821-7606

Date: 11/27/23

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

December 19, 2023 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Via Tele/Videoconference

Trustee: Sarah L. Little Call in number/URL: www.zoom.com/join Meeting

ID:198-895-568 Passcode: 010987

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government—issued photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to Appear May Result in the Dismissal of the Case without further notice. A request for a continuance or to be excused from appearing must be made in writing at least 7 days before the meeting, timely filed with the court at the address above in box 6 and served by mail on the trustee at the address above in box 5.

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of claim:

Filing deadline: 2/5/24

Filing deadline: 2/20/24

Must file before 180 days after the date relief was entered.

Deadlines for filing proof of claim:

For a bankruptcy case pending in the Northern District of California, a Proof of Claim may be filed electronically online at www.canb.uscourts.gov In the Quick Links section, click on "File an Electronic Proof of Claim."

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Liquidation of the debtor's property and payment of creditors' claims

The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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